

# **REDACTED**

*REDACTED*  
*Los Angeles, CA 90043*

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March 15, 2013

Chase Home Finance  
Chase  
Attn: Customer Support  
Mail Code: OH4-7302  
P.O. Box 24696  
Columbus, OH 43224-0696

Ndex West LLC  
15000 Surveyor Blvd., Suite 500  
Addison, TX 75001-9013

Re: Trustee Sale No.: REDACTED

To Whom It May Concern:

Please be advised that as of January 1, 2013, the Trustee in a foreclosure is liable for damages when all of the new procedures described in the Home Owner's Bill of Rights have been violated.

This letter is a formal CEASE AND DESIST from any further Trustee Sale activities. This Trustee Sale will be in VIOLATION of the National Mortgage Settlement Agreement Terms, Office of the Comptroller of Currency Cease and Desist Consent Order with JP Morgan Chase, and the California Homeowner Bill of Rights.

Specifically, Chase is in violation of California Civil Code § 726 in that Chase has continued to collect payments during the negotiations for resolution of the issues surrounding the loan, Note and Deed of Trust.

Specifically, Chase and Ndex West are in violation of California Civil Code § 2924.17 in that the recorded documents are not accurate and are not supported by competent and reliable evidence. There is evidence of perjury and forgery in the documents recorded in the official land records of Los Angeles County.

Specifically, Chase is in violation of California Civil Code § 2923.5 in that Chase is currently in negotiations with REDACTED on a loan work out; moving forward with this Trustee Sale during these negotiations is dual tracking.

Specifically, Chase is in violation of California Civil Code § 2923.55 in that Chase has failed to provide the requested documents as required by the code even though this demand has been made in writing to Chase.

Ndex West, LLC is claiming to be a properly substituted Trustee and as such, is to act as an independent 3rd party who is responsible to ALL parties, not just Chase. Ndex West, LLC is being formally notified the intended Trustee Sale is in violation of California Civil Codes (law).

Per Civil Code 2924.12, I may seek damages of \$50,000 for the material violation as well as reasonable attorney's fees.

Please contact me via email at [REDACTED](#) or REDACTED to discuss further.

Sincerely,

REDACTED

Cc: U.S. Department of Justice  
ATTN: Financial Fraud Enforcement  
950 Pennsylvania Avenue, NW  
Washington, DC 20530-0001

Kamala Harris,  
California State Attorney General  
PO Box 903198  
Sacramento, CA 94203

Office of Comptroller of Currency  
U.S. Department of Treasury  
ATTN: Consumer Protection// Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010

**STATEMENT OF REQUEST**

**Per Civil Code Section 2924b and 2923.55**

"In accordance with Section 2924b, Civil Code, request is hereby made that a copy of any notice of default and a copy of any notice of sale under the deed of trust (or mortgage) recorded on 11/20/2006 for APN# REDACTED also known REDACTED Los Angeles, California 90043 shall be mailed to the trustor (or mortgagor) in which is named as REDACTED and shall be mailed REDACTED I, REDACTED, Los Angeles, CA 90043.

NOTICE: A copy of any notice of default and of any notice of sale will be sent only to the address contained in this request. If your address changes, a new request must be made.

This is also a formal statement of request for a copy of the Promissory Note with a valid endorsement, the Deed of Trust, any and all Assignments and the Payment history.

This is a demand for all foreclosure actions to cease until all requirements have been met and all the necessary documentation has been forwarded to me for review.

Signature \_\_\_\_\_

Date \_\_\_\_\_